



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**FIRST MERCHANTS CORPORATION**

**BHC Name**

**City/State** [MUNCIE, IN](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [14,923,097](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**FIRST MERCHANTS CORPORATION**  
200 EAST JACKSON STREET

MUNCIE, IN 47305

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	14,501,668			13,114,280			13,464,356			11,084,218			9,687,359		
Net income (\$000) .....	105,028			67,255			148,600			164,460			159,139		
Number of BHCs in peer group .....	131			127			128			125			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.96	2.65	73	2.97	2.84	54	2.96	2.77	59	3.34	3.01	62	3.61	3.33	68
+ Non-interest income .....	0.71	1.11	34	0.73	1.14	32	0.73	1.21	31	0.73	1.32	25	0.74	0.90	43
- Overhead expense .....	1.87	2.24	27	1.91	2.63	15	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
- Provision for credit losses .....	0	-0.15	78	0.64	0.85	40	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
+ Securities gains (losses) .....	0.05	0.01	93	0.12	0.03	88	0.09	0.02	93	0.04	0.01	90	0.04	0	94
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	86	0	0	42	0	0	16
= Pretax net operating income (tax equivalent) .....	1.85	1.79	60	1.27	0.64	82	1.39	1.04	75	1.87	1.56	76	2.05	1.55	87
Net operating income .....	1.45	1.36	63	1.03	0.48	80	1.10	0.81	76	1.48	1.19	82	1.64	1.22	87
Net income .....	1.45	1.35	63	1.03	0.50	79	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.41
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.41	3.14	64	3.92	3.78	57	3.73	3.55	58	4.66	4.41	68	4.68	4.38	78
Interest expense .....	0.27	0.27	61	0.70	0.66	62	0.53	0.52	60	1.06	1.08	53	0.77	0.81	49
Net interest income (tax equivalent) .....	3.14	2.85	66	3.23	3.10	51	3.20	3.01	58	3.60	3.33	60	3.91	3.58	68
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.11	0.13	50	0.02	0.28	9	0.09	0.27	31	0.04	0.21	19	0.02	0.09	34
Earnings coverage of net loan and lease losses (X) .....	25.22	4.52	68	144.11	21.56	92	27.52	22.91	69	64.08	24.40	88	114.45	29.27	88
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.19	1.39	89	1.30	1.51	39	1.41	1.58	42	0.95	0.83	63	1.11	0.94	74
Allowance for loan and lease losses / Total loans and leases .....	2.19	1.37	89	1.30	1.48	42	1.41	1.55	43	0.95	0.81	65	1.11	0.93	75
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.64	0.63	59	0.62	0.66	51	0.67	0.71	50	0.28	0.57	18	0.39	0.57	39
30-89 days past due loans and leases / Total loans and leases .....	0.21	0.27	50	0.67	0.36	83	0.29	0.39	44	0.19	0.43	23	0.14	0.32	25
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	3.33	-1.82	70	9	6.94	61	5.63	3.20	65	12.06	14.45	43	10.81	13.54	36
Net short-term noncore funding dependence .....	1.05	-8.21	79	1.20	-2.29	57	-0.11	-4.76	67	4.65	3.38	46	5.56	8.57	34
Net loans and leases / Total assets .....	59.91	59.81	47	66.42	63.21	48	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.35	9.11	60	9.45	9.03	67	9.57	9.13	71	10.54	9.76	74	10.91	10.37	67
Holding company equity capital / Total assets .....	12.54	10.88	76	13.09	11.06	80	13.33	11.16	82	14.34	12.43	75	14.24	11.21	87
Total equity capital (including minority interest) / Total assets .....	12.54	11.01	75	13.09	11.18	79	13.33	11.29	81	14.34	12.57	75	14.24	11.30	87
Common equity tier 1 capital / Total risk-weighted assets .....	11.94	12.69	45	11.84	12.01	51	12.02	12.38	50	12.13	12.17	54	11.98	12.37	57
Net loans and leases / Equity capital (X) .....	4.78	5.51	34	5.07	5.78	36	4.86	5.58	37	4.70	5.21	38	5.08	6.70	17
Cash dividends / Net income .....	28.47	25.30	56	42.13	60.26	37	38.05	42.30	44	31.18	33.12	48	26.18	24.05	49
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				35.12
<b>Growth Rates</b>															
Assets .....	7.99	9.29	52	28.70	17.07	84	12.92	16.68	44	25.97	9.26	86	5.55	9.35	40
Equity capital .....	3.47	9.31	24	20.47	6.16	86	4.99	6.99	44	26.85	10.49	85	8.04	12.50	44
Net loans and leases .....	-2.60	0.79	44	23.43	13.26	82	8.68	9.07	58	17.34	9.10	82	6.96	10.51	46
Noncore funding .....	-39.95	-23.76	30	29.68	-2.41	88	-24.78	-12.18	36	45.01	6.59	88	-19.52	6.76	19
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital .....	3.74	11.05	30	3.87	13.39	32	3.73	13.56	27	3.92	13.04	36	4.97	3.76	67
Equity investment in subsidiaries / Equity capital .....	100.97	103.07	43	104.39	103.11	61	103.05	102.81	52	100.39	103.22	38	103.77	104.10	51
Cash from ops + noncash items + op expense / Op expense + dividends .....	205.28	130.64	82	51.30	154.33	14	112.05	147.24	38	188.48	190.27	55	196	123.74	83

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	182,991	194,616	379,711	400,255	357,267	-5.97	73.69
Income from lease financing receivables.....	0	22	36	85	96	-100.00	-100.00
Fully taxable income on loans and leases.....	172,108	183,964	358,264	382,772	342,501	-6.44	66.79
Tax-exempt income on loans and leases.....	10,883	10,674	21,483	17,568	14,862	1.96	398.76
Estimated tax benefit on income on loans and leases.....	2,893	2,837	5,711	4,670	3,951	1.96	133.85
Income on loans and leases (tax equivalent).....	185,884	197,475	385,458	405,010	361,314	-5.87	74.37
Investment interest income (tax equivalent).....	46,358	38,277	78,036	67,885	53,887	21.11	104.09
Interest on balances due from depository institutions.....	243	705	933	3,973	1,865	-65.53	6.58
Interest income on other earning assets.....	266	584	1,047	1,622	1,610	-54.45	-65.68
Total interest income (tax equivalent).....	232,751	237,041	465,474	478,490	418,676	-1.81	78.60
Interest on time deposits of \$250K or more .....	328	2,057	3,666	4,964	3,839	-84.05	
Interest on time deposits < \$250K.....	1,857	12,034	16,384	29,124	18,176	-84.57	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	9,838	20,364	31,690	57,497	29,527	-51.69	300.24
Interest on other borrowings and trading liabilities.....	4,138	5,471	10,166	12,685	13,070	-24.36	30.37
Interest on subordinated debt and mandatory convertible securities .....	2,238	2,238	4,475	4,475	4,475	0.00	0.00
Total interest expense.....	18,399	42,164	66,381	108,745	69,087	-56.36	36.15
Net interest income (tax equivalent).....	214,352	194,877	399,093	369,745	349,589	9.99	83.51
Non-interest income.....	51,296	47,959	98,283	80,725	72,123	6.96	74.48
Adjusted operating income (tax equivalent) .....	265,648	242,836	497,376	450,470	421,712	9.39	81.69
Overhead expense.....	135,274	125,519	263,657	245,215	219,884	7.77	49.99
Provision for credit losses.....	0	41,647	58,673	2,800	7,227		-100.00
Securities gains (losses) .....	3,560	7,680	11,895	4,415	4,269	-53.65	109.04
Other tax equivalent adjustments .....	0	0	1	0	-1		
Pretax net operating income (tax equivalent).....	133,934	83,350	186,942	206,870	198,869	60.69	137.55
Applicable income taxes .....	19,246	8,113	21,375	29,325	28,999	137.22	56.60
Tax equivalent adjustments .....	9,660	7,982	16,967	13,085	10,731	21.02	51.13
Applicable income taxes (tax equivalent).....	28,906	16,095	38,342	42,410	39,730	79.60	54.73
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	105,028	67,255	148,600	164,460	159,139	56.16	178.60
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	105,028	67,255	148,600	164,460	159,139	56.16	178.60
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	105,028	67,255	148,600	164,460	159,139	56.16	178.60
Investment securities income (tax equivalent).....	46,358	38,277	78,036	67,885	53,887	21.11	104.09
US Treasury and agency securities (excluding mortgage-backed securities) .....	321	495	634	1,565	707	-35.15	200.00
Mortgage-backed securities .....	11,937	13,242	23,211	26,216	20,864	-9.86	42.92
All other securities .....	34,100	24,540	54,191	40,104	32,316	38.96	139.20
Cash dividends declared.....	29,900	28,336	56,542	51,276	41,660	5.52	191.31
Common .....	29,900	28,336	56,542	51,276	41,660	5.52	191.31
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.21	2.92	67	3.62	3.46	62	3.46	3.27	64	4.32	4	71	4.32	4.08	73
Less: Interest expense .....	0.25	0.25	61	0.64	0.61	61	0.49	0.48	61	0.98	0.98	57	0.71	0.75	46
Equals: Net interest income (tax equivalent) .....	2.96	2.65	73	2.97	2.84	54	2.96	2.77	59	3.34	3.01	62	3.61	3.33	68
Plus: Non-interest income .....	0.71	1.11	34	0.73	1.14	32	0.73	1.21	31	0.73	1.32	25	0.74	0.90	43
Equals: adjusted operating income (tax equivalent) .....	3.66	3.82	49	3.70	4.05	30	3.69	4.04	34	4.06	4.41	35	4.35	4.27	58
Less: Overhead expense .....	1.87	2.24	27	1.91	2.63	15	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
Less: Provision for credit losses .....	0	-0.15	78	0.64	0.85	40	0.44	0.51	40	0.03	0.15	17	0.07	0.12	41
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0.05	0.01	93	0.12	0.03	88	0.09	0.02	93	0.04	0.01	90	0.04	0	94
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	86	0	0	42	0	0	16
Equals: Pretax net operating income (tax equivalent) .....	1.85	1.79	60	1.27	0.64	82	1.39	1.04	75	1.87	1.56	76	2.05	1.55	87
Less: Applicable income taxes (tax equivalent) .....	0.40	0.41	52	0.25	0.16	71	0.28	0.23	65	0.38	0.36	56	0.41	0.32	73
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	46
Equals: Net operating income .....	1.45	1.36	63	1.03	0.48	80	1.10	0.81	76	1.48	1.19	82	1.64	1.22	87
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.45	1.35	63	1.03	0.50	79	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Memo: Net income (last four quarters) .....	1.32	1.25	61	1.22	0.81	80	1.10	0.82	75	1.48	1.19	82	1.64	1.22	87
Net income—BHC and noncontrolling (minority) interest .....	1.45	1.37	63	1.03	0.50	79	1.10	0.83	75	1.48	1.20	82	1.64	1.22	87
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.02	93.15	62	92.13	91.74	57	92.62	92.32	55	92.68	91.05	68	92.31	93.23	38
Average interest-bearing funds / Average assets .....	69.40	62.32	80	69.72	65.48	73	69.34	64.06	74	71.32	65.57	79	68.75	70.70	41
Interest income (tax equivalent) / Average earning assets .....	3.41	3.14	64	3.92	3.78	57	3.73	3.55	58	4.66	4.41	68	4.68	4.38	78
Interest expense / Average earning assets .....	0.27	0.27	61	0.70	0.66	62	0.53	0.52	60	1.06	1.08	53	0.77	0.81	49
Net interest income (tax equivalent) / Average earning assets .....	3.14	2.85	66	3.23	3.10	51	3.20	3.01	58	3.60	3.33	60	3.91	3.58	68
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.02	4.05	51	4.46	4.44	58	4.26	4.27	53	5.27	5.09	68	5.16	4.85	73
Interest-bearing bank balances .....	0.12	0.11	74	0.67	0.50	78	0.36	0.27	78	3.39	2.04	92	4.67	1.88	97
Federal funds sold and reverse repos .....	0.10	0.26	45	0.26	0.94	21	0.19	0.68	24	1.92	2.44	36	2.23	1.50	78
Trading assets .....	0.42				0.67			0.60			0.99			0.70	
Total earning assets .....	3.27	3.11	59	3.79	3.74	51	3.60	3.51	52	4.53	4.36	63	4.56	4.33	73
Investment securities (tax equivalent) .....	2.60	1.80	91	2.90	2.51	83	2.80	2.25	85	3.23	2.76	83	3.39	2.69	92
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.88	1.28	28	3.24	2.01	89	2.14	1.75	72	2.33	2.32	59	2.01	2.20	47
Mortgage-backed securities .....	1.41	1.56	38	2.05	2.33	21	1.88	2.05	27	2.38	2.61	18	2.59	2.44	73
All other securities .....	3.27	2.91	67	3.68	3.48	69	3.55	3.24	68	3.81	4.06	52	4.14	3.74	68
Interest-bearing deposits .....	0.26	0.24	62	0.82	0.70	63	0.60	0.53	62	1.26	1.10	65	0.86	0.85	55
Time deposits of \$250K or more .....	0.53	0.76	29	1.56	1.67	35	1.65	1.42	71	1.89	1.96	40	1.73	1.57	66
Time deposits < \$250K .....	0.52	0.72	31	1.84	1.58	67	1.47	1.36	60	2.11	1.82	67	1.44	1.42	47
Other domestic deposits .....	0.23	0.17	74	0.60	0.50	72	0.44	0.36	72	1.03	0.93	61	0.67	0.64	58
Foreign deposits .....	0.12				0.59			0.42			1.19			1.85	
Federal funds purchased and repos .....	0.18	0.19	68	0.54	0.85	34	0.37	0.62	37	1.14	1.86	31	0.91	1.03	52
Other borrowed funds and trading liabilities .....	1.26	1.31	48	1.23	1.62	29	1.29	1.50	39	1.49	2.38	11	1.45	2.10	5
All interest-bearing funds .....	0.37	0.40	52	0.92	0.92	56	0.71	0.74	52	1.38	1.49	46	1.04	1.06	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	51,296		47,959		98,283		80,725		72,123						
Fiduciary activities income .....	10,892		9,417		18,757		15,114		13,129						
Service charges on deposit accounts - domestic .....	10,963		10,378		21,187		23,209		21,175						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	3,041		2,169		4,990		2,448		1,777						
Insurance activities revenue.....	95		71		145		211		455						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	-340		-21		-217		71		-101						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	11,950		6,278		18,676		6,285		6,726						
Other non-interest income.....	14,695		19,667		34,745		33,387		28,962						
Total overhead expenses .....	135,274		125,519		263,657		245,215		219,884						
Personnel expense.....	81,249		74,941		155,937		144,037		131,704						
Net occupancy expense.....	21,694		19,809		45,535		35,390		32,282						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	2,821		3,025		5,987		5,994		6,719						
Other operating expenses.....	29,510		27,744		56,198		59,794		49,179						
Fee income on mutual funds and annuities.....	3,041		2,169		4,990		2,448		1,777						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	1,844		1,929		1,907		1,891		1,702						
Average personnel expense per employee.....	44.06		38.85		81.77		76.17		77.38						
Average assets per employee.....	7,864.25		6,798.49		7,060.49		5,861.56		5,691.75						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	5.93	2.15	86	4.52	2.20	79	5.08	2.02	82	3.03	2.72	57	2.46	1.69	68
Overhead expenses / Net Interest Income + non-interest income .....	52.84	59.03	24	53.45	63.28	14	54.88	62.28	23	56.06	61.29	32	53.50	61.22	16
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.87	2.24	27	1.91	2.63	15	1.96	2.57	21	2.21	2.69	24	2.27	2.58	36
Personnel expense.....	1.12	1.25	36	1.14	1.31	31	1.16	1.30	37	1.30	1.41	38	1.36	1.46	40
Net occupancy expense.....	0.30	0.24	75	0.30	0.26	69	0.34	0.26	81	0.32	0.28	66	0.33	0.31	61
Other operating expenses.....	0.45	0.73	9	0.47	0.99	8	0.46	0.94	6	0.59	0.97	14	0.58	0.79	23
Overhead less non-interest income .....	1.16	1.10	48	1.18	1.36	37	1.23	1.25	45	1.48	1.32	55	1.53	1.65	38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	50.92	58.45	20	51.69	62.83	13	53.01	61.82	19	54.44	60.64	21	52.14	60.51	15
Personnel expense.....	30.59	33.10	30	30.86	32.43	34	31.35	32.36	38	31.97	32.39	47	31.23	34.42	27
Net occupancy expense.....	8.17	6.33	80	8.16	6.65	75	9.16	6.58	86	7.86	6.52	75	7.65	7.33	54
Other operating expenses.....	12.17	18.60	6	12.67	23.06	3	12.50	22.28	4	14.60	21.20	9	13.26	18.28	11
Total non-interest income .....	19.31	28.18	33	19.75	27.40	35	19.76	28.83	31	17.92	29.23	25	17.10	20.30	39
Fiduciary activities income .....	4.10	2.24	77	3.88	2.10	76	3.77	2.09	75	3.36	1.97	73	3.11	1.95	71
Service charges on domestic deposit accounts .....	4.13	3.19	69	4.27	3.35	66	4.26	3.27	68	5.15	3.88	68	5.02	3.58	78
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.03	46
Investment banking fees and commissions.....	1.14	2.52	45	0.89	2.64	39	1	2.46	42	0.54	3.54	28	0.42	0.85	49
Insurance activities revenue.....	0.04	0.37	44	0.03	0.39	43	0.03	0.41	41	0.05	0.47	44	0.11	0.46	66
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees .....	-0.13	0.55	5	-0.01	-0.20	31	-0.04	0.01	29	0.02	0.28	36	-0.02	0.52	1
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets .....	4.50	3.83	67	2.59	2.89	61	3.75	3.92	62	1.40	1.86	50	1.59	1.98	58
Other non-interest income.....	5.53	9.26	29	8.10	9.31	48	6.99	9.65	41	7.41	10.04	40	6.87	7.05	51
Overhead less non-interest income .....	31.61	29.94	47	31.94	34.19	43	33.25	31.93	51	36.52	31.06	57	35.04	39.75	35
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.37	21.54	4	9.73	18.39	11	11.43	18.63	14	14.18	20.56	8	14.58	18.37	23
Applicable income tax + TE / Pretax net operating income + TE .....	21.58	23.10	26	19.31	22.75	19	20.51	21.18	36	20.50	23.23	24	19.98	21.35	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	5,515,612	5,558,831	5,607,463	5,578,817	4,876,067	-0.78	63.45	
Commercial and industrial loans .....	2,671,076	2,898,329	2,776,699	2,109,879	1,726,664	-7.84	146.21	
Loans to individuals .....	130,918	123,740	131,979	138,676	100,908	5.80	74.08	
Loans to depository institutions and acceptances of other banks .....	0	5,045	0	5,051	10,070	-100.00		
Agricultural loans .....	63,528	93,838	83,060	93,861	92,404	-32.30	-33.22	
Other loans and leases .....	758,698	619,659	647,939	542,063	423,132	22.44	320.35	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	9,139,832	9,299,442	9,247,140	8,468,347	7,229,245	-1.72	90.01	
Less: Allowance for loan and lease losses .....	199,775	121,119	130,648	80,284	80,552	64.94	221.25	
Net loans and leases .....	8,940,057	9,178,323	9,116,492	8,388,063	7,148,693	-2.60	88.29	
Debt securities that reprice or mature in over 1 year .....	4,139,083	2,775,223	3,135,718	2,585,003	1,614,702	49.14	221.29	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Subtotal .....	13,079,140	11,953,546	12,252,210	10,973,066	8,763,395	9.42	116.60	
Interest-bearing bank balances .....	438,863	380,021	392,305	118,263	36,963	15.48	601.81	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	9,472	14,152	11,065	11,056	17,876	-33.07	69.57	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	13,527,475	12,347,719	12,655,580	11,102,385	8,818,234	9.55	121.53	
Non-interest-bearing cash and due from depository institutions .....	167,596	229,759	192,896	177,201	139,247	-27.06	39.12	
Premises, fixed assets, and leases .....	121,967	133,178	129,309	133,802	93,420	-8.42	28.16	
Other real estate owned .....	601	7,367	940	7,527	2,179	-91.84	-95.45	
Investment in unconsolidated subsidiaries .....	2,012	2,012	2,012	2,322	2,322	0.00	0.00	
Intangible and other assets .....	1,103,691	1,099,343	1,086,473	1,034,017	833,638	0.40	93.64	
Total assets .....	14,923,097	13,819,378	14,067,210	12,457,254	9,889,040	7.99	116.05	
Quarterly average assets .....	14,758,597	13,655,322	13,968,047	12,479,039	9,923,001	8.08	117.02	
Average loans and leases (YTD) .....	9,259,473	8,853,591	9,050,081	7,686,861	6,997,268	4.58	97.35	
<b>Memoranda</b>								
Loans held-for-sale .....	18,582	901	3,966	9,037	4,778	1962.38	-1.44	
Loans not held-for-sale .....	9,121,250	9,298,541	9,243,174	8,459,310	7,224,467	-1.91	90.37	
Real estate loans secured by 1–4 family .....	1,635,922	1,678,273	1,744,466	1,738,551	1,498,236	-2.52	42.02	
Commercial real estate loans .....	3,708,198	3,657,581	3,664,173	3,599,955	3,135,910	1.38	78.74	
Construction and land development .....	491,200	640,560	484,723	787,568	545,729	-23.32	39.16	
Multifamily .....	797,242	682,033	775,019	598,683	630,983	16.89	119.22	
Nonfarm nonresidential .....	2,419,756	2,334,988	2,404,431	2,213,704	1,959,198	3.63	78.19	
Real estate loans secured by farmland .....	171,492	222,977	198,824	240,311	241,921	-23.09	15.81	
Total investment securities .....	4,148,555	2,789,375	3,146,783	2,596,059	1,632,578	48.73	220.16	
U.S. Treasury securities .....	1,000	600	0	0	0	66.67		
US agency securities (excluding mortgage-backed securities) .....	72,218	12,553	33,517	54,494	36,200	475.30	148.33	
Municipal securities .....	2,315,271	1,468,432	1,877,812	1,253,911	804,044	57.67	312.55	
Mortgage-backed securities .....	1,754,338	1,303,202	1,229,819	1,286,123	791,303	34.62	149.36	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	5,728	4,588	5,635	1,531	1,031	24.85	16265.71	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Available-for-sale securities .....	2,426,896	1,890,589	1,919,115	1,790,021	1,142,191	28.37	269.49	
U.S. Treasury securities .....	1,000	600	0	0	0	66.67		
US agency securities (excluding mortgage-backed securities) .....	11,541	2,453	2,430	38,875	13,582	370.49	11214.71	
Municipal securities .....	1,451,845	1,094,218	1,257,885	899,796	606,135	32.68	310.73	
Mortgage-backed securities .....	958,282	790,230	654,665	851,319	522,443	21.27	218.08	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	4,228	3,088	4,135	31	31	36.92	11980.00	
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	39,188	42,640	52,625	21,528	-1,170	-8.10	50.19	
Available-for-sale securities appreciation (depreciation) .....	92,436	96,271	111,730	49,605	-7,532	-3.98	180.52	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	877,127	1,100,278	890,025	503,427	416,155	-20.28	44.31	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,479,853	2,260,351	2,298,138	1,736,396	1,452,231	9.71	97.66
NOW, ATS and transaction accounts .....	4,781,751	4,028,009	4,523,014	3,514,171	2,537,272	18.71	226.68
Time deposits less brokered deposits < \$250K .....	386,984	682,176	356,993	838,869	1,021,979	-43.27	
MMDA and other savings accounts .....	4,157,551	3,278,156	3,661,713	2,896,177	2,282,701	26.83	168.02
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	11,806,139	10,248,692	10,839,858	8,985,613	7,294,183	15.20	146.61
Time deposits of \$250K or more .....	112,515	227,503	133,179	292,058	225,763	-50.54	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	146,904	181,150	177,102	242,946	217,512	-18.90	-8.63
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	75,000	76,200	55,000	41,300	113,800	-1.57	-25.72
Other borrowings w/remaining maturity over 1 year .....	264,243	496,553	339,430	314,772	206,186	-46.78	52.75
Brokered deposits < \$250K .....	284,746	489,793	388,573	562,285	238,971	-41.86	
Noncore funding .....	883,408	1,471,199	1,093,284	1,453,361	1,002,232	-39.95	-16.33
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	113,498	113,261	113,380	133,685	133,463	0.21	-7.20
Other liabilities .....	248,252	177,131	145,043	98,158	50,902	40.15	357.35
Total liabilities .....	13,051,297	12,010,283	12,191,565	10,670,817	8,480,780	8.67	116.81
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	125	125	125	125	125	0.00	0.00
Common stock .....	6,747	6,724	6,740	6,921	6,169	0.34	32.37
Common surplus .....	1,009,192	1,002,970	1,006,346	1,056,677	841,954	0.62	99.22
Retained earnings .....	795,666	735,439	788,578	696,520	583,336	8.19	115.30
Accumulated other comprehensive income .....	60,080	63,845	74,836	27,874	-21,422	-5.90	754.02
Other equity capital components .....	-10	-8	-980	-1,680	-1,902		
Total holding company equity capital .....	1,871,800	1,809,095	1,875,645	1,786,437	1,408,260	3.47	110.90
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,871,800	1,809,095	1,875,645	1,786,437	1,408,260	3.47	110.90
Total liabilities and capital .....	14,923,097	13,819,378	14,067,210	12,457,254	9,889,040	7.99	116.05
<b>Memoranda</b>							
Non-interest-bearing deposits .....	2,479,853	2,260,351	2,298,138	1,736,396	1,452,231	9.71	97.66
Interest-bearing deposits .....	9,723,547	8,705,637	9,063,472	8,103,560	6,306,686	11.69	134.09
Total deposits .....	12,203,400	10,965,988	11,361,610	9,839,956	7,758,917	11.28	125.64
Long-term debt that reprices within 1 year .....	0	0	0	0	0	0	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,875,645	1,786,437	1,786,437	1,408,260	1,303,463		
Accounting restatements .....	-68,040	0	0	0	0	0	
Net income .....	105,028	67,255	148,600	164,460	159,139		
Net sale of new perpetual preferred stock .....	0	0	0	0	0	0	
Net sale of new common stock .....	3,833	-52,224	-48,832	-12,549	7,108		
Sale of treasury stock .....	0	0	0	0	0	0	
Less: Purchase of treasury stock .....	10	8	980	1,680	1,902		
Changes incident to business combinations .....	0	0	0	229,926	0		
Less: Dividends declared .....	29,900	28,336	56,542	51,276	41,660		
Change in other comprehensive income .....	-14,756	35,971	46,962	49,296	-17,888		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	1,871,800	1,809,095	1,875,645	1,786,437	1,408,260		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	36.96	36.32	47	40.22	36.22	50	39.86	36.22	51	44.78	37.78	58	49.31	53.63	39
Commercial and industrial loans .....	17.90	12.25	81	20.97	14.99	77	19.74	13.52	79	16.94	12.02	75	17.46	11.42	80
Loans to individuals .....	0.88	3.48	37	0.90	3.53	37	0.94	3.40	41	1.11	4.20	38	1.02	2.65	53
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0.04	0.04	81	0	0.03	31	0.04	0.04	80	0.10	0	95
Agricultural loans.....	0.43	0.21	81	0.68	0.20	85	0.59	0.19	85	0.75	0.24	84	0.93	0.47	78
Other loans and leases.....	5.08	4.22	65	4.48	4.66	57	4.61	4.63	58	4.35	5.01	53	4.28	2.64	74
Net loans and leases.....	59.91	59.81	47	66.42	63.21	48	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Debt securities over 1 year.....	27.74	17.61	84	20.08	14.01	79	22.29	15.55	78	20.75	14.60	84	16.33	13.20	69
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal .....	87.64	78.32	89	86.50	78.43	84	87.10	78.16	86	88.09	79.65	81	88.62	87.24	54
Interest-bearing bank balances .....	2.94	9.11	15	2.75	6.78	22	2.79	7.51	19	0.95	3.06	24	0.37	2.30	16
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less .....	0.06	1.53	8	0.10	1.83	7	0.08	1.68	8	0.09	1.91	7	0.18	2.14	16
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets.....	90.65	91.43	40	89.35	90.72	32	89.97	91.05	34	89.12	89.53	42	89.17	92.24	10
Non-interest cash and due from depository institutions.....	1.12	1.01	55	1.66	1.08	90	1.37	1.07	77	1.42	1.14	73	1.41	1.25	58
Other real estate owned.....	0	0.02	37	0.05	0.03	83	0.01	0.02	35	0.06	0.03	80	0.02	0.04	52
All other assets.....	8.23	7.50	61	8.99	8.16	63	8.66	7.82	63	9.45	9.27	53	9.42	6.39	89
<b>Memoranda</b>															
Short-term investments .....	3	12.01	6	2.85	10.58	14	2.87	11.17	11	1.04	7.63	8	0.55	4.70	5
U.S. Treasury securities.....	0.01	1.08	33	0	0.92	31	0	0.84	17	0	1.03	11	0	0.37	27
US agency securities (excluding mortgage-backed securities) .....	0.48	0.77	57	0.09	0.48	39	0.24	0.63	46	0.44	0.54	57	0.37	1.67	36
Municipal securities .....	15.51	1.72	97	10.63	1.45	96	13.35	1.69	96	10.07	1.34	97	8.13	2.66	89
Mortgage-backed securities .....	11.76	12.97	46	9.43	11.11	42	8.74	11.75	39	10.32	11.44	44	8	8.73	52
Asset-backed securities .....	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.26	33
Other debt securities .....	0.04	0.52	37	0.03	0.39	41	0.04	0.42	41	0.01	0.39	32	0.01	0.52	34
Loans held-for-sale.....	0.12	0.42	40	0.01	0.48	14	0.03	0.52	22	0.07	0.39	31	0.05	0.29	43
Loans held for investment .....	61.12	59.85	52	67.29	63.46	50	65.71	61.72	56	67.91	63.50	50	73.06	73.24	47
Real estate loans secured by 1–4 family .....	10.96	11.69	49	12.14	12.29	50	12.40	11.91	53	13.96	13.29	55	15.15	16.83	50
Revolving .....	3.16	1.45	84	3.61	1.80	81	3.46	1.66	83	4.42	2.07	87	4.97	2.43	83
Closed-end, secured by first liens .....	7.68	9.84	40	8.29	9.99	41	8.79	9.81	45	9.23	10.69	42	9.81	13.60	38
Closed-end, secured by junior liens .....	0.12	0.20	44	0.24	0.26	60	0.16	0.22	51	0.30	0.28	64	0.37	0.41	55
Commercial real estate loans .....	24.85	22.48	53	26.47	21.90	57	26.05	22.22	58	28.90	22.23	58	31.71	33.39	45
Construction and land development .....	3.29	3.35	52	4.64	3.32	68	3.45	3.40	55	6.32	3.44	78	5.52	4.78	62
Multifamily.....	5.34	3.31	78	4.94	3.07	78	5.51	3.12	82	4.81	3.01	78	6.38	5.12	75
Nonfarm nonresidential .....	16.21	14.81	53	16.90	14.50	57	17.09	14.72	58	17.77	14.69	60	19.81	21.85	35
Real estate loans secured by farmland.....	1.15	0.34	84	1.61	0.33	89	1.41	0.33	87	1.93	0.36	92	2.45	0.88	83

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	60.35	59.66	43	59.78	55.37	49	60.64	57.15	48	65.88	57.46	53	67.45	72.88	35
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	60.35	59.66	43	59.78	55.37	49	60.64	57.15	48	65.88	57.46	53	67.45	72.88	35
Real estate loans secured by 1–4 family.....	17.90	19.82	43	18.05	19.50	42	18.86	19.43	46	20.53	20.75	48	20.72	23.13	47
Revolving .....	5.16	2.42	87	5.36	2.79	83	5.26	2.64	86	6.51	3.15	87	6.80	3.34	83
Closed-end.....	12.74	17.22	33	12.69	16.49	34	13.61	16.59	36	14.02	17.39	36	13.92	19.33	40
Commercial real estate loans .....	40.57	36.54	53	39.33	32.96	59	39.62	34.63	55	42.51	33.52	63	43.38	45.57	47
Construction and land development.....	5.37	5.50	55	6.89	4.97	68	5.24	5.26	55	9.30	5.09	80	7.55	6.53	66
1–4 family.....	0.52	1.11	46	0.67	0.93	52	0.45	0.93	44	0.81	0.94	55	0.92	1.52	48
Other.....	4.86	4.33	58	6.22	3.90	77	4.79	4.19	59	8.50	4.02	88	6.63	4.90	73
Multifamily.....	8.72	5.34	79	7.33	4.72	75	8.38	4.96	81	7.07	4.69	77	8.73	6.76	76
Nonfarm nonresidential .....	26.47	24.14	50	25.11	21.76	58	26	22.93	54	26.14	22.15	57	27.10	30.16	34
Owner-occupied.....	10.43	8.14	65	9.89	7.38	68	10.37	7.68	68	10.74	7.72	72	10.02	10.31	49
Other.....	16.04	15.71	52	15.22	14.16	53	15.64	14.95	53	15.40	14.34	54	17.08	19.35	36
Real estate loans secured by farmland.....	1.88	0.59	84	2.40	0.52	88	2.15	0.54	86	2.84	0.55	90	3.35	1.27	81
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0.05	0.07	80	0	0.06	31	0.06	0.11	79	0.14	0	95
Commercial and industrial loans .....	29.22	20.98	78	31.17	23.90	78	30.03	22.17	77	24.91	19.53	72	23.88	16.21	78
Loans to individuals .....	1.43	6.28	37	1.33	6.11	35	1.43	6.13	39	1.64	7.13	35	1.40	3.89	52
Credit card loans .....	0	0.51	22	0	0.64	49	0	0.65	22	0	0.81	47	0.01	0.04	71
Agricultural loans.....	0.70	0.37	81	1.01	0.31	85	0.90	0.32	85	1.11	0.37	84	1.28	0.69	78
Other loans and leases.....	8.30	8.03	63	6.66	8.93	54	7.01	9.09	55	6.40	9.85	48	5.85	3.74	75
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	372.78	383.17	41	413.22	392.62	45	396.93	381.27	44	417.70	391.26	48	438.21	505.61	34
Real estate loans secured by 1–4 family.....	110.57	124.52	45	124.76	133.24	47	123.48	125.03	51	130.17	138.18	48	134.65	161.34	47
Revolving .....	31.89	15.53	84	37.06	19.64	77	34.41	17.42	82	41.26	21.26	78	44.18	23.52	80
Closed-end.....	78.68	107.53	37	87.70	112.01	39	89.07	106.14	41	88.91	115.20	39	90.47	134.73	34
Commercial real estate loans .....	250.63	238.21	51	271.89	237.30	51	259.37	234.65	51	269.53	229.44	52	281.82	316.03	36
Construction and land development.....	33.20	35.52	49	47.62	35.78	68	34.31	35.62	53	58.97	34.95	76	49.04	44.92	60
1–4 family.....	3.19	7.06	45	4.65	6.74	51	2.95	6.34	45	5.10	6.61	53	5.96	10.21	47
Other.....	30.01	28.07	54	42.97	27.86	74	31.36	28.16	57	53.86	27.32	84	43.09	33.75	67
Multifamily.....	53.88	34.78	77	50.70	33.28	79	54.86	32.74	79	44.82	31.04	79	56.71	48.38	72
Nonfarm nonresidential .....	163.54	157.17	49	173.57	157.33	54	170.20	155.06	53	165.74	152.10	54	176.07	208.15	36
Owner-occupied.....	64.44	52.65	65	68.33	53.29	66	67.85	52.37	66	68.11	53.07	66	65.12	70.68	47
Other.....	99.10	102.08	50	105.24	101.60	55	102.35	100.54	51	97.63	97.41	50	110.95	134.17	37
Real estate loans secured by farmland.....	11.59	3.59	84	16.58	3.50	90	14.07	3.44	88	17.99	3.60	90	21.74	8.13	82
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0.38	0.38	81	0	0.28	31	0.38	0.44	79	0.90	0.01	95
Commercial and industrial loans .....	180.53	127.07	76	215.45	159.86	76	196.55	139.91	75	157.97	122.02	68	155.17	107.07	80
Loans to individuals .....	8.85	35.29	37	9.20	38.40	37	9.34	37.47	38	10.38	43.51	33	9.07	24.45	51
Credit card loans .....	0	2.61	22	0.01	3.43	48	0	3.30	22	0.02	4.34	48	0.04	0.24	72
Agricultural loans.....	4.29	2.01	80	6.98	2.03	85	5.88	1.88	84	7.03	2.18	84	8.30	4.49	77
Other loans and leases.....	51.28	46.75	64	46.06	51.14	59	45.86	49.54	59	40.59	52.44	53	38.03	25.58	71
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	30.14	28.84	52	29.45	26.07	57	29.26	27.32	52	31.77	26.45	61	33.35	35.09	49
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	186.18	187.37	50	203.56	186.18	52	191.52	183.76	50	201.42	178.57	54	216.70	243.62	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	250.63	244.59	48	271.89	244.21	50	259.37	240.85	50	269.53	236.10	52	281.82	318.90	36

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	3	12.01	6	2.85	10.58	14	2.87	11.17	11	1.04	7.63	8	0.55	4.70	5
Liquid assets .....	16.31	28.17	16	13.94	24.60	17	13.14	26.22	16	13.13	22.44	22	10.15	15.56	29
Investment securities .....	27.80	19.64	75	20.18	16.55	71	22.37	17.85	72	20.84	16.99	70	16.51	16.02	56
Net loans and leases .....	59.91	59.81	47	66.42	63.21	48	64.81	61.58	51	67.33	63.77	47	72.29	73.30	43
Net loans, leases and standby letters of credit .....	60.13	60.62	47	66.63	64.12	47	65.02	62.48	50	67.58	64.84	45	72.62	73.71	43
Core deposits .....	79.11	74.75	56	74.16	68.08	56	77.06	70.67	61	72.13	63.09	65	73.76	69.97	64
Noncore funding .....	5.92	10.89	38	10.65	16.68	39	7.77	14.13	36	11.67	19.36	32	10.13	16.58	26
Time deposits of \$250K or more .....	0.75	1.81	23	1.65	2.56	38	0.95	2.11	22	2.34	2.94	48	2.28	4.28	25
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos .....	0.98	1.20	60	1.31	1.49	61	1.26	1.47	60	1.95	1.94	66	2.20	0.96	80
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0.98	0.52	71	1.31	0.52	71	1.26	0.54	72	1.95	0.48	81	2.20	0.97	81
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.50	0.99	55	0.55	2.06	30	0.39	1.24	42	0.33	3.01	19	1.15	3.63	36
Earning assets that reprice within 1 year .....	36.74	38.93	42	36.99	39.71	41	36.55	39.38	41	39.58	39.29	50	41.41	32.35	73
Interest-bearing liabilities that reprice within 1 year .....	4.24	7.04	36	8.94	9.42	60	4.67	8.20	35	11.98	10.19	71	10.27	18.20	35
Long-term debt that reprices within 1 year .....	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year .....	32.50	30.25	51	28.05	28.34	48	31.88	29.11	54	27.60	26.63	49	31.14	12.98	82
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	3.33	-1.82	70	9	6.94	61	5.63	3.20	65	12.06	14.45	43	10.81	13.54	36
Net short-term noncore funding dependence .....	1.05	-8.21	79	1.20	-2.29	57	-0.11	-4.76	67	4.65	3.38	46	5.56	8.57	34
Short-term investment / Short-term noncore funding .....	76.61	284.81	17	73.35	138.95	34	103.44	184.19	33	20.20	77.77	26	10.12	62.28	18
Liquid assets - short-term noncore funding / Nonliquid assets .....	14.80	34.02	23	11.68	23.27	39	11.94	28.18	27	9.20	16.97	42	5.20	4.17	54
Net loans and leases / Total deposits .....	73.26	74.66	46	83.70	82.84	48	80.24	79.43	53	85.24	90.31	36	92.14	92.88	42
Net loans and leases / Core deposits .....	75.72	81.17	43	89.56	93.70	46	84.10	88.34	46	93.35	103.93	35	98.01	106.50	35
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	2.94	0.84	90	3.48	1.82	75	4.10	1.57	84	1.71	0.72	85	-0.11	-0.47	58
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	6.95	1.94	93	7.86	4.82	82	8.71	4.31	87	3.95	1.36	91	-0.73	-1.95	77
Structured notes appreciation (depreciation) / Tier 1 capital .....	0	0.01		0			0.02			0				-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	41.50	13.42	87	32.22	12.14	82	39.01	11.38	88	31.05	12.67	80	30.04	10.76	81
Available-for-sale securities .....	58.50	84.66	12	67.78	85.75	17	60.99	87.23	11	68.95	85.40	20	69.96	88.32	19
U.S. Treasury securities .....	0.02	5.52	30	0.02	5.43	30	0	4.72	16	0	6.15	11	0	2.08	27
US agency securities (excluding mortgage-backed securities) .....	1.74	4.50	49	0.45	3.23	35	1.07	4.01	44	2.10	3.49	52	2.22	11	34
Municipal securities .....	55.81	8.87	98	52.64	9.39	98	59.67	9.83	98	48.30	7.75	96	49.25	16.63	92
Mortgage-backed securities .....	42.29	66.59	13	46.72	67.27	19	39.08	66.64	15	49.54	67.43	23	48.47	54.50	37
Asset-backed securities .....	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	1.54	33
Other debt securities .....	0.14	3.17	33	0.16	2.93	39	0.18	3.01	39	0.06	2.94	28	0.06	3.75	34
Mutual funds and equity securities .....	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less .....	0.23	8.69	4	0.51	11.75	3	0.35	10.55	5	0.43	11.86	4	1.09	13.91	10
Debt securities 1 to 5 years .....	0.78	17.05	3	1.02	18.03	7	0.89	17.03	7	1.94	17.94	13	3.33	23.42	12
Debt securities over 5 years .....	98.99	72.17	99	98.48	66.01	99	98.76	69.86	96	97.64	66.02	96	95.57	58.36	94
Pledged securities .....	21.14	33.87	36	39.45	37.40	52	28.28	35.67	41	19.39	30.57	39	25.49	42.20	29
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	13.74	51.37	36	193.64	146.89	69	211.92	183.32	66	135.82	26.69	90	15.53	16.28	57
Investment securities .....	48.73	33.34	68	33.28	14.17	80	21.21	23.62	56	59.02	11.75	90	4.77	8.02	48
Core deposits .....	15.20	16.88	54	30.65	25.99	73	20.64	26.88	31	23.19	11.23	82	10.03	10.40	62
Noncore funding .....	-39.95	-23.76	30	29.68	-2.41	88	-24.78	-12.18	36	45.01	6.59	88	-19.52	6.76	19

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	3,884,912	3,147,145	3,443,514	3,005,064	2,684,806
Commit: Secured commercial real estate loans .....	471,673	383,706	393,648	369,124	492,300
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	11,293	0	10,858	3,514
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	32,505	29,638	29,555	30,200	32,862
Commercial and similar letters of credit .....	0	214	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	21,677	31,292	29,149	23,575	7,215
Written options contracts (interest rate) .....	68,500	72,067	64,469	20,796	7,917
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,124,906	1,682,402	2,040,261	1,452,958	1,014,553
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	26.03	22.45	68	22.77	21.74	59	24.48	22.01	65	24.12	23.52	59	27.15	17.31	88
Standby letters of credit .....	0.22	0.67	18	0.21	0.72	21	0.21	0.71	20	0.24	0.84	23	0.33	0.35	52
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	45	0	0.02	20	0	0.02	17	0	0.01	35
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0	47
Derivative contracts .....	14.84	49.75	46	12.92	51.68	33	15.17	48.62	38	12.02	68.47	30	10.41	6.51	71
Interest rate contracts .....	14.84	35.96	49	12.92	36.85	36	15.17	34.36	41	12.02	47.31	33	10.41	6.40	71
Interest rate futures and forward contracts .....	0.15	5.17	41	0.23	9.28	35	0.21	6.21	33	0.19	10.67	37	0.07	0.25	55
Written options contracts (interest rate) .....	0.46	1.82	46	0.52	2.30	39	0.46	2.18	39	0.17	2.47	32	0.08	0.26	52
Purchased options contracts (interest rate) .....	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	0.07	40
Interest rate swaps .....	14.24	20.67	55	12.17	22.27	44	14.50	20.83	49	11.66	28.86	42	10.26	5.18	76
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	0	47
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	0	47
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0	49
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	0	48
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0	49
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	0	49
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	0	48
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	41.96	42.93	66	35.55	41.55	58	38.05	42.82	62	39.09	45.53	59	38.37	25.18	87

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,215,083	1,785,761	2,133,879	1,497,329	1,029,685
Interest rate contracts .....	2,215,083	1,785,761	2,133,879	1,497,329	1,029,685
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	21,677	31,292	29,149	23,575	7,215
Written options .....	68,500	72,067	64,469	20,796	7,917
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	68,500	72,067	64,469	20,796	7,917
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	2,124,906	1,682,402	2,040,261	1,452,958	1,014,553
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,215,083	1,785,761	2,133,879	1,497,329	1,029,685
Interest rate contracts .....	2,215,083	1,785,761	2,133,879	1,497,329	1,029,685
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,146,583	1,713,694	2,069,410	1,476,533	1,021,768
One year or less .....	127,871	97,561	132,267	66,715	41,906
Over 1 year to 5 years .....	475,935	391,972	390,174	334,533	233,522
Over 5 years .....	1,542,777	1,224,161	1,546,969	1,075,285	746,340
Gross negative fair value (absolute value) .....	54,489	88,502	77,535	29,680	12,674
Gross positive fair value.....	51,855	84,674	74,352	27,868	12,033
Held for trading.....	0	0	0	0	0
Non-traded.....	51,855	84,674	74,352	27,868	12,033
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	99.91	54
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	0	46
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards .....	0.98	12.57	29	1.75	12.99	28	1.37	14.05	22	1.57	13.49	27	0.70	11.75	43
Written options .....	3.09	7.49	43	4.04	8.37	43	3.02	8.18	36	1.39	5.91	32	0.77	11.14	40
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter .....	3.09	7.20	46	4.04	7.94	45	3.02	7.73	39	1.39	5.10	33	0.77	10.65	40
Purchased options .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	1.29	38
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	1.22	38
Swaps .....	95.93	71.23	76	94.21	69.92	78	95.61	68.76	80	97.04	69.75	80	98.53	65.42	73
Held for trading .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	96.91	91.87	47	95.96	89.91	53	96.98	91.48	54	98.61	93.86	58	99.23	82.85	61
One year or less .....	5.77	28.05	26	5.46	30.94	22	6.20	32.05	25	4.46	32.17	20	4.07	12.75	48
Over 1 year to 5 years .....	21.49	26.03	40	21.95	27.26	47	18.28	27.06	39	22.34	30.45	43	22.68	22.66	58
Over 5 years .....	69.65	30.08	85	68.55	28.48	86	72.50	29.56	90	71.81	28.09	89	72.48	36.28	76
Gross negative fair value (absolute value) .....	2.46	1.25	81	4.96	1.76	89	3.63	1.55	86	1.98	0.83	89	1.23	0.66	82
Gross positive fair value .....	2.34	1.68	75	4.74	2.69	84	3.48	2.23	80	1.86	1.19	78	1.17	1.10	56
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.05	68	0.07	0.07	69	0.06	0.07	70	0.02	0.06	66	0.01	0.01	82
Gross positive fair value (X) .....	0.04	0.07	55	0.07	0.11	48	0.06	0.09	50	0.02	0.07	41	0.01	0.01	74
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X) .....	0.04	0.01	88	0.07	0.02	88	0.06	0.02	88	0.02	0.01	80	0.01	0.01	80
Current credit exposure (X) .....	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0	18
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	50
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.06	18

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	130,648	80,284	80,284	80,552	75,032
Gross losses .....	6,034	1,802	10,485	6,621	7,983
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	1,106	990	2,176	3,553	6,276
Net losses .....	4,928	812	8,309	3,068	1,707
Provision for loan and lease losses .....	0	41,647	58,673	2,800	7,227
Adjustments .....	74,055	0	0	0	0
Ending balance .....	199,775	121,119	130,648	80,284	80,552
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0	-0.14	77	0.64	0.85	40	0.44	0.51	40	0.03	0.15	17	0.07	0.12
Provision for loan and lease losses / Average loans and leases .....	0	-0.25	77	0.94	1.37	39	0.65	0.82	41	0.04	0.24	13	0.10	0.16
Provision for loan and lease losses / Net loan and lease losses .....	0	77.32	64	5,128.94	792.43	93	706.14	487.86	78	91.26	130.58	18	423.37	182.69
Allowance for loan and lease losses / Total loans and leases not held for sale .....	2.19	1.39	89	1.30	1.51	39	1.41	1.58	42	0.95	0.83	63	1.11	0.94
Allowance for loan and lease losses / Total loans and leases .....	2.19	1.37	89	1.30	1.48	42	1.41	1.55	43	0.95	0.81	65	1.11	0.93
Allowance for loan and lease losses / Net loans and leases losses (X) .....	20.27	15.27	77	74.58	11.83	93	15.72	11.58	76	26.17	8.03	88	47.19	21.35
Allowance for loan and lease losses / Nonaccrual assets .....	347.10	318.67	72	241.74	321.01	51	212.54	299.17	42	503.38	218.72	87	308.06	285.36
ALLL / 90+ days past due + nonaccrual loans and leases .....	346	260.68	75	219.88	244.42	53	209.99	244.34	48	501.21	151.73	94	287.65	259.30
Gross loan and lease losses / Average loans and leases .....	0.13	0.22	39	0.04	0.35	10	0.12	0.34	21	0.09	0.28	23	0.11	0.15
Recoveries / Average loans and leases .....	0.02	0.08	25	0.02	0.07	21	0.02	0.07	20	0.05	0.08	39	0.09	0.05
Net losses / Average loans and leases .....	0.11	0.13	50	0.02	0.28	9	0.09	0.27	31	0.04	0.21	19	0.02	0.09
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	48
Recoveries / Prior year-end losses .....	10.55	16.12	35	14.95	15.46	56	32.87	33.98	57	44.51	36.22	76	124.82	51.25
Earnings coverage of net loan and lease losses (X) .....	25.22	4.52	68	144.11	21.56	92	27.52	22.91	69	64.08	24.40	88	114.45	29.27
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0.15	0.03	88	0.01	0.03	45	0	0.04	29	0.04	0.01	79	0.03	0.01
Real estate loans secured by 1-4 family .....	0.01	-0.01	75	0.04	0.01	78	0.02	0.01	68	0	0.01	48	0.08	0.01
Revolving .....	0.11	-0.05	88	0.12	0.01	82	0.10	0.01	84	-0.01	0.02	30	0.10	0.02
Closed-end .....	-0.04	-0.01	22	0.01	0.01	62	-0.01	0	27	0	0	57	0.07	0.01
Commercial real estate loans .....	0.22	0.05	87	0	0.03	24	-0.01	0.07	6	0.07	0.01	90	0.01	0.01
Construction and land development .....	0	0	78	-0.01	0	24	-0.02	0	26	0.16	-0.01	95	0.13	-0.02
1-4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	0	54
Other .....	0	-0.01	82	-0.01	0	21	-0.02	0	20	0.16	-0.01	95	0.13	-0.02
Multifamily .....	0	0.01	51	0	0	18	0	0	24	0.21	0	99	-0.08	0
Nonfarm nonresidential .....	0.34	0.07	91	0	0.05	42	0	0.11	5	0	0.02	24	0	0.02
Owner-occupied .....	0.05	0.01	89	0.01	0.02	67	0	0.02	43	0	0.01	33	0.01	0.01
Other .....	0.29	0.06	88	0	0.03	11	-0.01	0.08	4	0	0.01	18	-0.01	0.01
Real estate loans secured by farmland .....	0.05	-0.01	93	0	0.02	50	0.04	0.02	82	0	0.01	18	0	0.89
Commercial and industrial loans .....	0.05	0.20	35	0.01	0.46	11	0.28	0.47	42	0.01	0.37	8	-0.01	0.18
Loans to individuals .....	0.16	0.78	16	0.48	1.41	24	0.29	1.13	19	0.12	1.17	9	0.44	0.71
Credit card loans .....		2.18		0	3.43	10		2.92		4.73	3.11	82	3.64	1.65
Agricultural loans .....	-0.06	0.03	9	0.01	0.15	68	-0.09	0.19	6	0.01	0.08	63	0.04	0.03
Loans to foreign governments and institutions .....		0			0			0			0			
Other loans and leases .....	0	0.08	37	0	0.13	27	0	0.15	25	0.04	0.15	49	0.02	0.28

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		19,389		61,906		26,949		15,878		9,857					
90+ days past due loans and leases .....		183		4,981		746		69		1,855					
Nonaccrual loans and leases.....		57,556		50,102		61,471		15,949		26,148					
Total past due and nonaccrual loans and leases.....		77,128		116,989		89,166		31,896		37,860					
Restructured 30-89 days past due .....		315		337		1,147		443		478					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		1,408		1,248		1,710		709		705					
Total restructured loans and leases .....		1,723		1,585		2,857		1,152		1,183					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		314		749		2,093		398		625					
Other real estate owned.....		601		7,367		940		7,527		2,179					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.21	0.27	50	0.67	0.36	83	0.29	0.39	44	0.19	0.43	23	0.14	0.32	25
90+ days past due loans and leases .....	0	0.10	27	0.05	0.13	55	0.01	0.12	31	0	0.15	17	0.03	0.03	66
Nonaccrual loans and leases.....	0.63	0.58	63	0.54	0.61	50	0.66	0.66	58	0.19	0.51	15	0.36	0.49	41
90+ days past due and nonaccrual loans and leases.....	0.63	0.73	50	0.59	0.80	42	0.67	0.85	44	0.19	0.71	7	0.39	0.54	38
30-89 days past due restructured.....	0	0.01	60	0	0.01	52	0.01	0.01	71	0.01	0.01	53	0.01	0.01	69
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0	43
Nonaccrual restructured.....	0.02	0.12	15	0.01	0.13	14	0.02	0.13	18	0.01	0.14	15	0.01	0.10	23
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	48
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.21	0.27	50	0.67	0.37	83	0.29	0.40	44	0.19	0.43	23	0.14	0.32	25
90+ days past due assets .....	0	0.10	25	0.05	0.13	55	0.01	0.12	29	0	0.15	14	0.03	0.03	66
Nonaccrual assets .....	0.63	0.59	63	0.54	0.62	50	0.66	0.67	56	0.19	0.53	15	0.36	0.49	41
30+ days past due and nonaccrual assets .....	0.84	1.04	47	1.26	1.21	62	0.96	1.29	42	0.38	1.19	8	0.52	0.88	26
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.39	0.43	53	0.40	0.49	45	0.44	0.52	48	0.13	0.44	11	0.28	0.39	40
90+ days past due and nonaccrual assets + other real estate owned .....	0.39	0.46	50	0.45	0.52	50	0.45	0.55	43	0.19	0.48	15	0.31	0.45	37
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.39	0.52	40	0.42	0.56	36	0.47	0.60	37	0.20	0.53	17	0.30	0.59	22
Allowance for loan and lease losses .....	29.43	67.93	18	48.35	65.48	39	50.25	66.66	37	30.29	115.41	7	36.54	95.97	17
Equity capital + allowance for loan and lease losses .....	2.84	4.43	31	3.03	4.83	32	3.27	4.97	30	1.30	4.28	15	1.98	5.09	16
Tier 1 capital + allowance for loan and lease losses .....	3.84	5.28	37	4.35	5.98	36	4.65	6.05	37	1.82	5.65	12	2.64	5.65	25
Loans and leases + other real estate owned .....	0.64	0.88	39	0.63	0.92	32	0.71	0.97	34	0.29	0.85	11	0.41	0.82	23

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30-89 days past due.....	0.13	0.24	40	0.90	0.39	86	0.25	0.39	40	0.22	0.38	31	0.12	0.29	26
	90+ days past due .....	0	0.12	40	0.09	0.15	70	0	0.16	35	0	0.16	30	0.03	0.03	70
	Nonaccrual.....	1.02	0.65	81	0.61	0.63	54	1.05	0.76	75	0.26	0.46	31	0.48	0.48	57
Commercial and industrial	30-89 days past due.....	0.40	0.17	85	0.36	0.23	76	0.45	0.23	82	0.15	0.31	33	0.07	0.23	40
	90+ days past due .....	0	0.02	16	0	0.03	43	0.02	0.03	60	0	0.05	29	0.01	0.02	78
	Nonaccrual.....	0.05	0.64	7	0.56	0.75	45	0.08	0.75	10	0.06	0.83	11	0.10	0.61	22
Individuals	30-89 days past due.....	1.20	0.55	88	0.32	0.58	29	0.33	0.83	24	0.39	0.83	27	0.24	0.68	35
	90+ days past due .....	0	0.07	18	0.02	0.13	43	0	0.14	19	0	0.17	34	0	0.03	68
	Nonaccrual.....	0.03	0.18	34	0.06	0.22	39	0.03	0.28	27	0.03	0.17	34	0.04	0.15	41
Depository institution loans	30-89 days past due.....		0		0	0.03	45		0		0	0	47	0	0	50
	90+ days past due .....		0		0	0	49		0		0	0	49	0	0	50
	Nonaccrual.....		0		0	0	48		0		0	0	48	0	0	50
Agricultural	30-89 days past due.....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due .....	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	0	0.69	24	0	0.80	23	0	0.49	24	0.19	0.67	56	1.12	0.46	79
Foreign governments	30-89 days past due.....		0.01			0			0			0.07				
	90+ days past due .....		0			0			0			0				
	Nonaccrual.....		0.04			0.02			0.09			0.03				
Other loans and leases	30-89 days past due.....	0	0.11	18	0.18	0.14	71	0	0.18	15	0	0.20	14	0.54	0.18	83
	90+ days past due .....	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.04	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.22	0.35	45	0.40	0.60	49	0.34	0.65	27	0.47	0.67	42	0.30	0.52	40
1–4 family	30–89 days past due .....	0.01	0.27	45	0.02	0.29	46	0.01	0.33	41	0	0.31	33	0.01	0.04	51
	90+ days past due .....	0.48	0.82	33	0.49	0.84	29	0.49	0.89	32	0.37	0.73	28	0.43	0.61	42
Revolving	30–89 days past due .....	0.30	0.29	57	0.75	0.40	80	0.59	0.48	62	0.62	0.45	66	0.42	0.36	64
	90+ days past due .....	0	0.02	34	0.01	0.03	66	0	0.03	68	0.01	0.05	58	0.02	0.02	80
	Nonaccrual .....	0.42	1.05	36	0.43	1.27	28	0.37	1.13	29	0.21	1	20	0.27	0.35	50
Closed-end	30–89 days past due .....	0.18	0.36	37	0.26	0.61	35	0.25	0.65	23	0.40	0.70	31	0.25	0.54	37
	90+ days past due .....	0.02	0.29	46	0.02	0.33	50	0.01	0.38	42	0	0.35	35	0	0.05	51
	Nonaccrual .....	0.50	0.77	36	0.51	0.81	34	0.54	0.87	37	0.45	0.70	39	0.51	0.64	47
Junior lien	30–89 days past due .....	0.01	0.01	48	0	0.02	33	0.01	0.02	45	0.01	0.02	38	0.03	0.02	75
	90+ days past due .....	0	0	36	0	0	31	0	0	32	0	0	29	0	0	38
	Nonaccrual .....	0.02	0.04	42	0.02	0.05	34	0.02	0.04	36	0.02	0.04	38	0.02	0.03	44
Commercial real estate	30–89 days past due .....	0.10	0.14	53	1.15	0.23	96	0.21	0.26	57	0.11	0.18	41	0.05	0.16	32
	90+ days past due .....	0	0.01	25	0.11	0.02	89	0	0.02	23	0	0.03	19	0.05	0.02	85
	Nonaccrual .....	1.28	0.52	86	0.64	0.43	75	1.35	0.62	88	0.19	0.23	49	0.53	0.41	68
Construction and development	30–89 days past due .....	0	0.12	18	0.90	0.24	88	0	0.28	26	0.21	0.28	61	0.01	0.17	46
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0.27	0	97
	Nonaccrual .....	0	0.36	28	0.02	0.25	28	0.03	0.41	30	0.12	0.20	60	1.59	0.18	94
1–4 family	30–89 days past due .....	0	0.02	33	0.04	0.04	69	0	0.03	28	0.20	0.06	86	0	0.07	32
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0.27	0	99
	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.04	37
Other	30–89 days past due .....	0	0.07	21	0.86	0.17	89	0	0.22	31	0.01	0.20	33	0.01	0.06	62
	90+ days past due .....	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0	45
	Nonaccrual .....	0	0.29	30	0.02	0.18	37	0.03	0.35	36	0.12	0.17	65	1.59	0.10	96
Multifamily	30–89 days past due .....	0.25	0.06	86	0.98	0.08	96	0.25	0.09	81	0	0.08	19	0	0.03	36
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0	46
	Nonaccrual .....	0.07	0.14	62	0.08	0.08	64	0.07	0.11	57	0.04	0.05	63	0.36	0.04	92
Nonfarm non-residential	30–89 days past due .....	0.06	0.14	43	1.27	0.20	95	0.24	0.23	63	0.11	0.14	47	0.07	0.17	48
	90+ days past due .....	0	0.01	29	0.17	0.02	93	0	0.02	26	0	0.03	22	0	0.02	34
	Nonaccrual .....	1.94	0.66	92	0.98	0.55	81	2.03	0.80	92	0.26	0.28	52	0.29	0.52	50
Owner Occupied	30–89 days past due .....	0.06	0.04	72	0.10	0.07	69	0.17	0.07	84	0.05	0.07	47	0.02	0.08	37
	90+ days past due .....	0	0	34	0.02	0.01	82	0	0	33	0	0.01	26	0	0	38
	Nonaccrual .....	0.09	0.25	25	0.11	0.24	30	0.13	0.27	29	0.12	0.16	50	0.17	0.20	55
Other	30–89 days past due .....	0	0.09	25	1.16	0.11	96	0.07	0.14	56	0.06	0.07	57	0.06	0.07	68
	90+ days past due .....	0	0.01	36	0.15	0.01	93	0	0.01	33	0	0.01	30	0	0.01	39
	Nonaccrual .....	1.85	0.40	95	0.87	0.24	89	1.90	0.44	93	0.14	0.10	67	0.12	0.22	61
Farmland	30–89 days past due .....	0	0.11	30	0.52	0.31	76	0.19	0.11	76	0	0.23	23	0	0.09	32
	90+ days past due .....	0	0	45	0.27	0.03	91	0	0	45	0	0.01	42	0	0	46
	Nonaccrual .....	0.40	1.10	56	0.88	1.24	51	0.51	1.13	51	0.41	0.84	51	0.10	0.49	56
Credit card	30–89 days past due .....		0.63		0	0.90	8		0.95		1.09	1.19	36	3	1.03	88
	90+ days past due .....		0.39		8.16	0.76	98		0.63		0	0.78	12	0.21	0.26	77
	Nonaccrual .....		0.08		0	0.09	35		0.05		0	0.11	35	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018											
<b>Common Equity Tier 1 Capital</b>																
Common stock plus related surplus .....	1,015,929	1,009,686	1,012,106	1,061,918	846,221											
Retained earnings .....	846,696	735,439	788,578	696,520	583,336											
Accumulated other comprehensive income (AOCI) .....	60,080	63,845	74,836	27,874	-21,422											
Common equity tier 1 minority interest .....	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions .....	1,922,705	1,808,970	1,875,520	1,786,312	1,408,135											
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>																
Less: Goodwill, intangible assets, and deferred tax assets .....	567,564	567,246	564,982	569,468	463,524											
Accumulated other comprehensive income-related adjustments .....	60,080	63,845	74,836	27,874	-21,421											
Other deductions from common equity tier 1 capital .....	0	0	0	0	0											
Subtotal: .....	1,295,061	1,177,879	1,235,702	1,188,970	966,032											
Adjustments and deductions for common equity tier 1 capital .....	10,716	0	0	0	0											
Common equity tier 1 capital .....	1,284,345	1,177,879	1,235,702	1,188,970	966,032											
<b>Additional Tier 1 Capital</b>																
Additional tier 1 capital instruments and related surplus .....	46,487	46,248	46,368	66,363	66,141											
Non-qualifying capital instruments .....	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0											
Additional tier 1 capital before deductions .....	46,487	46,248	46,368	66,363	66,141											
Less: Additional tier 1 capital deductions .....	0	0	0	0	0											
Additional tier 1 capital .....	46,487	46,248	46,368	66,363	66,141											
<b>Tier 1 Capital</b> .....	1,330,832	1,224,127	1,282,070	1,255,333	1,032,173											
<b>Tier 2 Capital</b>																
Tier 2 capital instruments and related surplus .....	65,000	65,000	65,000	65,000	65,000											
Non-qualifying capital instruments .....	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital .....	135,690	121,119	128,481	80,284	80,552											
Exited advanced approach eligible credit reserves .....																
Unrealized gains on AFS preferred stock classified as equity .....																
Tier 2 capital before deductions .....	200,690	186,119	193,481	145,284	145,552											
Exited advanced approach tier 2 capital before deductions .....																
Less: Tier 2 capital deductions .....	0	0	0	0	0											
Tier 2 capital .....	200,690	186,119	193,481	145,284	145,552											
Exited advanced approach tier 2 capital .....																
Total capital .....	1,531,522	1,410,246	1,475,551	1,400,617	1,177,725											
Exited advanced approach total capital .....																
<b>Total Assets for Capital Ratios</b>																
Average total consolidated assets, adjusted .....	14,809,627	13,655,322	13,968,047	12,479,039	9,923,001											
Less: Deductions from common equity tier 1 capital .....	578,280	567,246	564,982	569,468	463,524											
Less: Other deductions .....	0	138,431	0	0	0											
Total assets for leverage ratio .....	14,231,347	12,949,645	13,403,065	11,909,571	9,459,477											
Total risk-weighted assets .....	10,759,672	9,946,087	10,276,333	9,799,329	8,060,882											
Exited advanced approach total RWA .....																
<b>Capital Ratios</b>																
Common equity tier 1 capital, column A .....	11.94	12.66	45	11.84	11.98	51	12.02	12.35	50	12.13	12.11	54	11.98	12.37	57	
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0	0	50
Tier 1 capital, column A .....	12.37	13.44	38	12.31	12.72	48	12.48	13.08	48	12.81	12.78	58	12.80	13.03	58	
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	0	50
Total capital, column A .....	14.23	15.42	33	14.18	14.77	46	14.36	15.23	42	14.29	14.36	61	14.61	14.48	63	
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	0	50
Tier 1 leverage .....	9.35	9.11	60	9.45	9.03	67	9.57	9.13	71	10.54	9.76	74	10.91	10.37	67	
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41					

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			95			71			145			211				455	33.80	120.93
Other insurance activities income .....			95			71			145			211				455	33.80	120.93
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			294,462			290,715			292,745			288,206				224,939	1.29	46.20

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income .....	0.04	0.37	44	0.03	0.39	43	0.03	0.41	41	0.05	0.47	44	0.11	0.46	66		
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	0	48		
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			50				
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	19.24	11.54	82	21.61	11.35	90	20.72	11.03	91	21.58	11.51	86	20.22	13.70	81		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	0	49		

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	992	1,281	1,264	1,283	1,547
Real estate loans.....	992	1,281	1,264	1,283	1,547
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	1,000
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	992	1,281	1,264	1,283	2,547
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	0	48
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19				1.85
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03				
Commercial and industrial loans .....		1.03			0.59			0.64			0.29				3.83
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....	-22.56	-1.19	18	-15.89	10.27	20	-1.48	-2.40	60	-17.07	22.48	15	-3.97	-27.26	71
Total selected assets.....	-22.56	3.19	16	-15.89	5.10	24	-1.48	2.04	47	-49.63	12.40	8	-2.45	5.03	53
Deposits .....		9.07			10.22			3.46			10.36				-2.42

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....		70,019	14,046	69,066	125,165	100,144	398.50	417.66
Dividends .....		70,000	14,000	69,000	125,000	100,000	400.00	418.52
Interest .....		1	14	15	68	54	-92.86	-80.00
Management and service fees .....		0	0	0	0	0		
Other income .....		18	32	51	97	90	-43.75	-14.29
Income from nonbank subsidiaries .....		1,825	1,100	1,100	775	954	65.91	60733.33
Dividends .....		1,825	1,100	1,100	775	954	65.91	
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		-100.00
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		71,844	15,146	70,166	125,940	101,098	374.34	431.04
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-165	54	-128	7	428		
Total operating income .....		71,679	15,200	70,038	125,947	101,526	371.57	426.63
<b>Operating Expenses</b>								
Personnel expenses .....		1,850	1,686	3,426	3,540	3,729	9.73	12.80
Interest expense .....		2,363	2,363	4,725	4,725	4,725	0.00	-0.55
Other expenses .....		2,617	2,546	5,012	8,165	5,560	2.79	72.28
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		6,830	6,595	13,163	16,430	14,014	3.56	23.40
Income (loss) before taxes .....		64,849	8,605	56,875	109,517	87,512	653.62	702.98
Applicable income taxes (credit) .....		-1,668	-1,310	-2,260	-3,575	-3,298		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		66,517	9,915	59,135	113,092	90,810	570.87	567.24
Equity in undistributed income of subsidiaries .....		38,511	57,340	89,465	51,368	68,329	-32.84	38.88
Bank subsidiaries .....		39,390	57,698	88,973	50,159	68,050	-31.73	39.30
Nonbank subsidiaries .....		-879	-358	492	1,209	279		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		105,028	67,255	148,600	164,460	159,139	56.16	178.60
<b>Memoranda</b>								
Bank net income .....		109,390	71,698	157,973	175,159	168,050	52.57	161.84
Nonbank net income .....		946	742	1,592	1,984	1,233	27.49	
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,884,207	94.28	1,882,807	97.23	1,926,269	96.10	1,787,006	1,456,220	0.07	94.83
Common and preferred stock .....		1,884,207	94.28	1,882,807	97.23	1,926,269	96.10	1,787,006	1,456,220	0.07	94.83
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		5,689	0.28	5,766	0.30	6,597	0.33	6,391	5,144	-1.34	39.95
Common and preferred stock .....		5,689	0.28	5,766	0.30	6,597	0.33	6,391	5,144	-1.34	39.95
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		96,111	4.81	32,230	1.66	56,833	2.84	124,708	84,420	198.20	143.68
Cash and due from unrelated depository institution .....		3,015	0.15	3,015	0.16	3,015	0.15	3,015	3,015	0.00	0.00
Premises, furnishings, fixtures and equipment .....		3,101	0.16	3,610	0.19	3,356	0.17	3,860	1,158	-14.10	138.72
Intangible assets .....		448	0.02	448	0.02	448	0.02	448	448	0.00	0.00
Other assets .....		5,894	0.29	8,575	0.44	7,899	0.39	11,612	3,728	-31.27	-22.85
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		1,998,465	100.00	1,936,451	100.00	2,004,417	100.00	1,937,040	1,554,133	3.20	95.35
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		5,000	0.25	5,000	0.26	5,000	0.25	5,000	5,000	0.00	0.00
Subordinated notes and debentures .....		65,000	3.25	65,000	3.36	65,000	3.24	65,000	65,000	0.00	0.00
Other liabilities .....		8,098	0.41	9,020	0.47	10,318	0.51	11,726	7,202	-10.22	0.40
Balance due to subsidiaries and related institutions .....		48,567	2.43	48,336	2.50	48,454	2.42	68,877	68,671	0.48	-15.38
Total liabilities .....		126,665	6.34	127,356	6.58	128,772	6.42	150,603	145,873	-0.54	-6.49
Equity Capital .....		1,871,800	93.66	1,809,095	93.42	1,875,645	93.58	1,786,437	1,408,260	3.47	110.90
Perpetual preferred stock (income surplus) .....		125	0.01	125	0.01	125	0.01	125	125	0.00	0.00
Common stock .....		6,747	0.34	6,724	0.35	6,740	0.34	6,921	6,169	0.34	32.37
Common surplus .....		1,009,192	50.50	1,002,970	51.79	1,006,346	50.21	1,056,677	841,954	0.62	99.22
Retained earnings .....		795,666	39.81	735,439	37.98	788,578	39.34	696,520	583,336	8.19	115.30
Accumulated other comprehensive income .....		60,080	3.01	63,845	3.30	74,836	3.73	27,874	-21,422	-5.90	754.02
Other equity capital components .....		-10	0	-8	0	-980	-0.05	-1,680	-1,902		
Total liabilities and equity capital .....		1,998,465	100.00	1,936,451	100.00	2,004,417	100.00	1,937,040	1,554,133	3.20	95.35
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		48,499	2.43	48,260	2.49	48,380	2.41	68,685	68,463	0.50	-15.37
Notes payable to subsidiaries that issued TPS .....		46,487	2.33	46,248	2.39	46,368	2.31	66,363	66,141	0.52	-15.93
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
<b>Profitability</b>																
Net income / Average equity capital .....	11.40	12.64	47	7.45	4.33	75	8.14	7.29	59	10.48	9.68	64	11.84	11.03	65	
Bank net income / Average equity investment in banks .....	11.62	12.37	49	7.79	4.55	71	8.44	7.45	60	10.94	10.51	60	11.76	11.56	59	
Nonbank net income / Average equity investment in nonbanks .....	32.69	13.40	85	24.75	7.01	85	25.86	9.75	83	36.17	7.89	94	23.48	10.83	79	
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55			9.40		
Bank net income / Parent net income .....	104.15	96.24	70	106.61	91.35	57	106.31	88.16	67	106.51	82.22	73	105.60	104.73	60	
Nonbank net income / Parent net income .....	0.90	3.10	52	1.10	6.35	57	1.07	3.59	53	1.21	5.93	58	0.77	0.99	69	
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			90.39		
<b>Leverage</b>																
Total liabilities / Equity capital .....	6.77	16.87	26	7.04	20.37	28	6.87	20.06	24	8.43	20.43	34	10.36	9.50	56	
Total debt / Equity capital .....	3.74	11.60	30	3.87	14.50	32	3.73	14.41	27	3.92	14.31	35	4.97	3.94	65	
Total debt + notes payable to subs that issued TPS / Equity capital .....	6.22	13.82	30	6.43	16.78	30	6.20	16.67	25	7.63	16.36	38	9.67	7.93	58	
Total debt + Loans guaranteed for affiliate / Equity capital .....	3.74	11.69	30	3.87	14.81	32	3.73	14.68	27	3.92	14.56	35	4.97	3.98	64	
Total debt / Equity capital – excess over fair value .....	3.74	11.71	30	3.87	14.64	32	3.73	14.52	27	3.92	14.51	35	4.97	3.94	65	
Long-term debt / Equity capital .....	3.74	11.05	30	3.87	13.39	32	3.73	13.56	27	3.92	13.04	36	4.97	3.76	67	
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	0.03	45	
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46	
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0	46	
Long-term debt / Consolidated long-term debt .....	18.53	39.10	31	11.48	29.33	34	15.46	34.67	32	15.61	28.44	39	20.61	15.49	64	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	100.97	103.07	43	104.39	103.11	61	103.05	102.81	52	100.39	103.22	38	103.77	104.10	51	
Total investment in subs / Equity capital .....	100.97	108.26	33	104.39	110.49	47	103.05	110.16	37	100.39	111.07	26	103.77	104.38	50	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	0.09	0.25	43	0.59	0.67	57	0.39	0.47	53	0.04	0.36	38	0.33	0.36	49	
Equity investment in subs – equity cap / Net income-div (X) .....	0.12	0.83	10	1.02	3.93	40	0.62	1.82	23	0.06	1.22	9	0.45	1.18	22	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	201.91	138.64	79	49.56	143.95	15	105.95	136.59	37	193.30	177.68	61	190.70	113.37	83	
Cash from ops + noncash items + op expense / Op expense + dividend .....	205.28	130.64	82	51.30	154.33	14	112.05	147.24	38	188.48	190.27	55	196	123.74	83	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	209.16	103.17	86	-66.89	148.07	4	26.32	134.08	6	161.50	116.34	83	202.83	108.88	88	
Pretax operating income + interest expense / Interest expense .....	2,844.35	1,479.01	84	464.16	2,733.67	30	1,303.70	2,016.32	60	2,417.82	1,968.54	76	1,952.11	1,631.73	75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	2,055.05	1,667.11	75	350.07	1,374.36	26	939.24	1,539.23	55	1,418.05	1,632.83	57	1,162.94	1,015.91	68	
Dividends + interest from subsidiaries / Interest expense + dividends .....	222.63	153.06	76	49.23	169.52	13	114.44	150.43	39	224.72	210.80	63	217.76	140.89	81	
Fees + other income from subsidiaries / Salary + other expenses .....	0.40	12.78	65	0.76	15.95	61	0.60	13.95	62	0.83	16.52	60	0.97	3.76	79	
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11			106.04		
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	-0.12	3.64	14	-0.09	3.69	17	-0.10	3.85	17	-0.16	2.64	22	-0.23	1.59	13	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.21			0.05			0.10			0.04			0		
Nonaccrual .....		0.96			0.97			1.03			0.54			0.70		
Total .....		1.17			1.02			1.13			0.58			0.70		
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0	49	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50	
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0	49	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.39	1.79	68	0.42	2.90	66	0.43	2.66	67	0.65	5.62	65	0.81	0.14	88	
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0	49	

**Parent Company Analysis—Part 2**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	44.95	78.46	32	285.79	73.92	95	95.62	81.10	68	45.34	57.84	46	45.88	87.25	27
Dividends declared / Net income .....	28.47	25.30	56	42.13	60.26	37	38.05	42.29	44	31.18	33.08	48	26.18	24.10	49
Net income – dividends / Average equity.....	8.15	9.64	44	4.31	1.15	72	5.04	4.14	61	7.22	6.46	60	8.74	8.12	63
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	234.11	139.49	79	49.41	166.94	26	122.03	132.17	51	243.78	178.13	70	240.04	131.90	81
Dividends from nonbank subsidiaries .....	6.10	3.97	77	3.88	3.69	79	1.95	3.41	70	1.51	7.53	61	2.29	2.83	77
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries .....	240.22	193.08	72	53.29	205.70	16	123.98	174.85	36	245.29	260.40	59	242.33	144.51	81
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	63.99	36.56	75	19.53	82.59	21	43.68	60.28	35	71.36	66.55	56	59.51	33.37	79
Interest income from bank subsidiaries.....	0	0.11	50	0.02	0.58	52	0.01	0.36	50	0.04	0.54	52	0.03	0.11	65
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0.02	0	92	0.04	0.01	92	0.03	0	92	0.06	0	93	0.05	0.01	91
Operating income from bank subsidiaries .....	64.01	38.35	74	19.59	98.26	18	43.72	62.88	33	71.46	69.36	50	59.59	35.67	77
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	192.92	54.17	91	148.25	52.25	85	69.10	56.39	59	39.06	82.95	44	77.37	80.47	47
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries .....	192.92	76.16	87	148.25	78.35	80	69.10	79.84	50	39.06	150.41	25	77.37	96.62	44
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			43.51	
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	97.66	67.82	62	92.11	66.84	50	98.52	69.76	70	99.25	67.32	77	98.50	72.95	64
Interest income from bank subsidiaries.....	0	0.39	47	0.09	1.06	54	0.02	0.63	48	0.05	0.80	50	0.05	0.55	63
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0.03	0.02	90	0.21	0.07	91	0.07	0.04	91	0.08	0.03	90	0.09	0.01	91
Operating income from bank subsidiaries .....	97.68	81.78	50	92.41	81.90	36	98.61	82.20	57	99.38	78.80	70	98.64	89.39	50
Dividends from nonbank subsidiaries .....	2.55	2.67	76	7.24	2.05	83	1.57	1.95	69	0.62	2.65	58	0.94	2.65	73
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries .....	2.55	6.48	67	7.24	6.25	75	1.57	4.70	58	0.62	7.29	45	0.94	3.33	69
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt .....	69.28	28.31	80	68.94	33.86	79	69.11	27.08	82	98.12	28.33	86	97.80	81.26	73